

## Basic Term Life Rate Exhibit

Rate Effective 1/1/2006

**Basic Life (Employer Paid)**

<b>Active Employees</b>	<b>\$.169 per \$1,000</b>
<b>Basic AD&amp;D (Employer Paid)</b>	<b><u>\$.028 per \$1,000</u></b>
<b>Total</b>	<b>\$.197 per \$1,000</b>

**Optional Life**

<u>Age</u>	<u>Cost per thousand per month</u>
0-29	\$ .06 per \$1,000
30-34	\$ .08 per \$1,000
35-39	\$ .11 per \$1,000
40-44	\$ .18 per \$1,000
45-49	\$ .29 per \$1,000
50-54	\$ .47 per \$1,000
55-59	\$ .74 per \$1,000
60-64	\$1.15 per \$1,000
65-69	\$1.64 per \$1,000

**Optional AD&D**

\$ .028 per \$1,000

**Dependent Life**

\$1.98 (all dependents covered)

**EXAMPLE COST CALCULATION**

**Age of Employee:** 35  
**Employees Annual Salary:** \$30,000  
**Employee Elects Option II (an additional 1 x salary)**

**CALCULATION:**

**30** (per thousands of salary) x **\$.138** (\$.11 for Basic +.028 for AD&D) = **\$4.14** per month or **\$49.68** per year or **\$1.91** per bi-weekly pay period